Fill in this information to identify your case and this filing:

Debtor 1	Vinroy	W.	Reid
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name

United States Bankruptcy Court for the: **Western District of North Carolina**

Case number **18-31436**

☑ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. **Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**

☐ No. Go to Part 2.
☑ Yes. Where is the property?

1.1 **Rental Property**
Street address, if available, or other description

9301 Misenheimer Rd.

Charlotte, NC 28215
City State ZIP Code

Mecklenburg
County

What is the property? Check all that apply.
☑ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other

Who has an interest in the property? Check one.
☑ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	**Current value of the portion you own?**
$87,000.00	**$87,000.00**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
Fee Simple

☐ **Check if this is community property** (see instructions)

Other information you wish to add about this item, such as local property identification number:
2 bedrooms, 1 bath 868 sq. ft

Source of Value:
Appraisal

1.2 **Rental home owned by VR Investments, LLC**
Street address, if available, or other description

2586 Hemphill St

Charlotte, NC 28208-6017
City State ZIP Code

Mecklenburg
County

What is the property? Check all that apply.
- [x] Single-family home
- [ ] Duplex or multi-unit building
- [ ] Condominium or cooperative
- [ ] Manufactured or mobile home
- [ ] Land
- [ ] Investment property
- [ ] Timeshare
- [ ] Other

Who has an interest in the property? Check one.
- [x] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2 only
- [ ] At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
$52,400.00	$52,400.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

None

- [ ] **Check if this is community property** (see instructions)

Other information you wish to add about this item, such as local property identification number:
Owned by one of Debtor's Businesses

Source of Value:
Tax Value per Mecklenburg County

1.3 **Rental Property Owned by Baranko Enterprise, Inc**
Street address, if available, or other description

9809 E. WT Harris Blvd

Charlotte, NC
City State ZIP Code

Mecklenburg
County

What is the property? Check all that apply.
- [x] Single-family home
- [ ] Duplex or multi-unit building
- [ ] Condominium or cooperative
- [ ] Manufactured or mobile home
- [ ] Land
- [ ] Investment property
- [ ] Timeshare
- [ ] Other

Who has an interest in the property? Check one.
- [x] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2 only
- [ ] At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
$400,000.00	$400,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

None

- [ ] **Check if this is community property** (see instructions)

Other information you wish to add about this item, such as local property identification number:
Property destroyed by fire, owned by debtor's business

Source of Value:
Per debtor this was the insurer's valuation of the property

1.4 **Owned by Baranko Enterprise, Inc**
Street address, if available, or other description

7329 Boswell Rd

Charlotte, NC
City State ZIP Code

Mecklenburg
County

What is the property? Check all that apply.
- [x] Single-family home
- [ ] Duplex or multi-unit building
- [ ] Condominium or cooperative
- [ ] Manufactured or mobile home
- [ ] Land
- [ ] Investment property
- [ ] Timeshare
- [ ] Other

Who has an interest in the property? Check one.
- [x] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2 only
- [ ] At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
$145,000.00	$145,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

None

- [ ] **Check if this is community property** (see instructions)

Other information you wish to add about this item, such as local property identification number:
Owned by Debtor's business

Source of Value:
Mecklenburg County Tax Records

1.5 **1228 Clanton Rd**
Street address, if available, or other description

Charlotte, NC 28217-1213
City State ZIP Code

County

What is the property? Check all that apply.

- ❑ Single-family home
- ❑ Duplex or multi-unit building
- ❑ Condominium or cooperative
- ❑ Manufactured or mobile home
- ❑ Land
- ☑ Investment property
- ❑ Timeshare
- ❑ Other

Who has an interest in the property? Check one.

- ☑ Debtor 1 only
- ❑ Debtor 2 only
- ❑ Debtor 1 and Debtor 2 only
- ❑ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
$93,000.00	$93,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Owned by Baranko

❑ **Check if this is community property** (see instructions)

Source of Value:
Tax Land Property Records

2. **Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.......** ➔ **$777,400.00**

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases.*

3. **Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**

- ☐ No
- ☑ Yes

3.3 Make: **Toyota**
Model: **T-100**
Year: **1994**
Approximate mileage: **240000**
Other information:
NOT REGISTERED
VIN: JT4UD10DOR0003427

Who has an interest in the property? Check one.
- ☑ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
$200.00	$200.00

If you own or have more than one, list here:

3.1 Make: **Dodge**
Model: **RAM 2500**
Year: **2014**
Approximate mileage: **130,000**
Other information:
Used for business
VIN: 3C6UR5FLXEG181799

Who has an interest in the property? Check one.
- ☑ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
$31,000.00	$31,000.00

3.2 Make: **Nissan**
Model: **Pathfinder**
Year: **2006**
Approximate mileage: **130000**
Other information:
Pathfinder has a blown engine, estimated repair cost $3,000.00 (REG EXPIRED 10/31/2017)
VIN: 5N1AR18W66C641990

Who has an interest in the property? Check one.
- ☑ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
$3,700.00	$3,700.00

3.4 Make: **Dodge**
Model: **Caravan**
Year: **2001**
Approximate mileage: **250,000**
Other information:
Vehicle is not running for past 4 years
VIN: 2B4GP443X1R360810

Who has an interest in the property? Check one.
☑ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? **$200.00**
Current value of the portion you own? **$200.00**

3.5 Make: **Chevrolet**
Model: **3500 RV**
Year: **1989**
Approximate mileage: **75,000**
Other information:
REGISTRATION EXPIRED
10/31/17/FOOD TRUCK
VIN: 1GBJP37WXK3329130

Who has an interest in the property? Check one.
☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☑ At least one of the debtors and another
☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? **$15,000.00**
Current value of the portion you own? **$7,500.00**

4. **Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**
Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories
☑ No
☐ Yes

5. **Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here...** → **$42,600.00**

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

6. **Household goods and furnishings**
Examples: Major appliances, furniture, linens, china, kitchenware
☐ No
☑ Yes. Describe........ Beds, Kitchen items (@10 years old) **$1,750.00**

7. **Electronics**
Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games
☐ No
☑ Yes. Describe........ TV, computer, cell phone **$800.00**

8. **Collectibles of value**

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☑ No
☐ Yes. Describe........

9. **Equipment for sports and hobbies**

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☑ No
☐ Yes. Describe........

10. **Firearms**

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

☑ No
☐ Yes. Describe........

11. **Clothes**

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No
☑ Yes. Describe........ Misc. articles of clothing and accessories **$300.00**

12. **Jewelry**

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No
☑ Yes. Describe........ Sterling silver rings (2) **$25.00**

13. **Non-farm animals**

Examples: Dogs, cats, birds, horses

☐ No
☑ Yes. Describe........ 2 dogs and 8 puppies (big dogs mixed breed) **$200.00**

14. **Any other personal and household items you did not already list, including any health aids you did not list**

☑ No
☐ Yes. Describe........

15. **Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here** .... → **$3,075.00**

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own? Do not deduct secured claims or exemptions.

16. **Cash**

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ No
☑ Yes.......... Cash............. **$100.00**

17. **Deposits of money**

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No
☑ Yes.................

	Institution name:	
17.1. Checking account:	**Wells Fargo**	**unknown**
17.2. Checking account:		
17.3. Savings account:		
17.4. Savings account:		
17.5. Certificates of deposit:		
17.6. Other financial account:		
17.7. Other financial account:		
17.8. Other financial account:		
17.9. Other financial account:		

18. **Bonds, mutual funds, or publicly traded stocks**

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

☑ No
☐ Yes.................

19. **Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

☑ No
☐ Yes. Give specific information about them..................

20. **Government and corporate bonds and other negotiable and non-negotiable instruments**

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

☑ No
☐ Yes. Give specific information about them..................

21. **Retirement or pension accounts**

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☑ No
☐ Yes. List each account separately.

22. **Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☑ No
☐ Yes....................

23. **Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

☑ No
☐ Yes....................

24. **Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☑ No
☐ Yes....................

Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

25. **Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

☑ No
☐ Yes. Give specific information about them....

26. **Patents, copyrights, trademarks, trade secrets, and other intellectual property**

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

☑ No
☐ Yes. Give specific information about them....

27. **Licenses, franchises, and other general intangibles**

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☑ No
☐ Yes. Give specific information about them....

Money or property owed to you?	**Current value of the portion you own?** Do not deduct secured claims or exemptions.

28. **Tax refunds owed to you**

☑ No
☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years......................

Federal:

State:

Local:

29. **Family support**

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☑ No
☐ Yes. Give specific information..........

Alimony:
Maintenance:
Support:
Divorce settlement:
Property settlement:

30. **Other amounts someone owes you**

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☑ No
☐ Yes. Give specific information..........

31. **Interests in insurance policies**

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☑ No
☐ Yes. Name the insurance company of each policy and list its value.... Company name: Beneficiary: Surrender or refund value:

32. **Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☑ No
☐ Yes. Give specific information..........

33. **Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

Examples: Accidents, employment disputes, insurance claims, or rights to sue

☑ No
☐ Yes. Describe each claim................

34. **Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

☑ No
☐ Yes. Describe each claim................

35. **Any financial assets you did not already list**

☑ No
☐ Yes. Give specific information..........

36. **Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here**........ → **$100.00**

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. **Do you own or have any legal or equitable interest in any business-related property?**
❑ No. Go to Part 6.
☑ Yes. Go to line 38.

Current value of the portion you own?
Do not deduct secured claims or exemptions.

38. **Accounts receivable or commissions you already earned**
☑ No
❑ Yes. Describe........

39. **Office equipment, furnishings, and supplies**
Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices
❑ No
☑ Yes. Describe........ Computer and software for VR King Construction, LLC **$100.00**

40. **Machinery, fixtures, equipment, supplies you use in business, and tools of your trade**
❑ No
☑ Yes. Describe........ Hand Tools for carpentry **$150.00**

41. **Inventory**
☑ No
❑ Yes. Describe........

42. **Interests in partnerships or joint ventures**
❑ No
☑ Yes. Describe........

Name of entity:	% of ownership:	
VR King Construction, LLC A construction company with the following Real Estate Holdings (Property Value received from Mecklenburg County - Property Record Card Property Search): (1) Parcel ID: 08113201 ; 1300 Seigle Avenue, Charlotte, NC ; $344,100.00	**100** %	**$344,100.00**

Baranko Enterprise, Inc. Real Estate Holdings include the following properties (Property Values received from Mecklenburg County - Property Record Card Property Search): (1) Parcel ID: 08113404 ; 1205 Allen Street, Charlotte, NC ; $210,400.00 (2) Parcel ID: 11114351 ; 7325 Boswell Road, Charlotte, NC ; $16,000.00 (3) Parcel ID: 11114352 ; 7329 Boswell Road, Charlotte, NC ; 145,900.00 (4) Parcel ID: 11114353 ; 7333 Boswell Road, Charlotte, NC ; $16,000.00 (5) Parcel ID: 11114354 ; 7337 Boswell Road, Charlotte, NC ; $16,000.00 (6) Parcel ID: 11114355 ; 7407 Boswell Road, Charlotte, NC ; $82,100.00 (7) Parcel ID: 11114337 ; 9511 Gwynne Hill Road, Charlotte, NC ; $11,200.00 (8) Parcel ID: 11114335 ; 9512 Gwynne Hill Road, Charlotte, NC ; $74,800.00 (9) Parcel ID: 11114345 ; 9515 Gwynne Circle, Charlotte, NC ; $11,200.00 (10) Parcel ID: 11114336 ; Gwynne Hill Road, Charlotte, NC ; $80,900.00	100 %	$664,500.00
VR Investments, LLC Investment Real Estate Holdings are as follows (Property Values received from Mecklenburg County - Property Record Card Property Search): (1) Parcel ID: 07504429 ; 161 Catherine Simmons Avenue, Charlotte, NC ; $15,000.00 (2) Parcel ID: 15906178 ; 626 Char Meck Lane, Charlotte, NC ; $542,000.00 (3) Parcel ID: 14511303 ; 1228 Clanton Road, Charlotte, NC ; $93,000.00 (4) Parcel ID: 07504430 ; 1413 Catherine Simmons Avenue, Charlotte, NC ; $107,900.00 (5) Parcel ID: 08116604 ; 1720 Pegram Street, Charlotte, NC ; $127,600.00 (6) Parcel ID: 11708127 ; 2586 Hemphill Street, Charlotte, NC ; $72,000.00 (7) Parcel ID: 06512605 ; 3234 Rozzelles Ferry Road, Charlotte, NC ; $89,400.00 (8) Parcel ID: 13504657 ; 9809 E. W. T. Harris Boulevard, Charlotte, NC ; $147,500.00	100 %	$1,194,400.00
Mama's Caribbean Grill and Bar, Inc. Debtor sold 75% interest to Island Craze Restaurant, LLC and retained 25% ownership interest	25 %	$47,250.00
Mama's Caribbean Grill, LLC (Atlanta, GA)	50 %	$50,000.00
Private Non-Profit Entity. Youth Hope International, Inc.	100 %	unknown
	100 %	unknown

43. **Customer lists, mailing lists, or other compilations**

☑ No
☐ Yes. **Do your lists include personally identifiable information** (as defined in 11 U.S.C. § 101(41A))?

☑ No
☐ Yes. Describe........

44. **Any business-related property you did not already list**

☐ No
☑ Yes. Give specific information.........

Contractor License (NC and SC)	$460.00

45. **Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here**........ → **$2,300,960.00**

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.

46. **Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

- ☑ No. Go to Part 7.
- ☐ Yes. Go to line 47.

Current value of the portion you own?
Do not deduct secured claims or exemptions.

47. **Farm animals**

Examples: Livestock, poultry, farm-raised fish

- ☑ No
- ☐ Yes.........................

48. **Crops—either growing or harvested**

- ☑ No
- ☐ Yes. Give specific information.............

49. **Farm and fishing equipment, implements, machinery, fixtures, and tools of trade**

- ☑ No
- ☐ Yes.........................

50. **Farm and fishing supplies, chemicals, and feed**

- ☑ No
- ☐ Yes.........................

51. **Any farm- and commercial fishing-related property you did not already list**

- ☑ No
- ☐ Yes. Give specific information.............

52. **Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here**.. → **$0.00**

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. **Do you have other property of any kind you did not already list?**

Examples: Season tickets, country club membership

- ☐ No
- ☑ Yes. Give specific information.............

Potential legal claim against Y2 Yoga Cotswold, LLC	**unknown**
Claim filed against GEICO Insurance for damage to 2006 Nissan Pathfinder	**$3,800.00**

54. **Add the dollar value of all of your entries from Part 7. Write that number here**.. → **$3,800.00**

Part 8: List the Totals of Each Part of this Form

55.	**Part 1: Total real estate, line 2**		→	**$777,400.00**
56.	**Part 2: Total vehicles, line 5**	**$42,600.00**		
57.	**Part 3: Total personal and household items, line 15**	**$3,075.00**		
58.	**Part 4: Total financial assets, line 36**	**$100.00**		
59.	**Part 5: Total business-related property, line 45**	**$2,300,960.00**		
60.	**Part 6: Total farm- and fishing-related property, line 52**	**$0.00**		
61.	**Part 7: Total other property not listed, line 54**	+ **$3,800.00**		
62.	**Total personal property.** Add lines 56 through 61	**$2,350,535.00**	Copy personal property total →	+ **$2,350,535.00**
63.	**Total of all property on Schedule A/B.** Add line 55 + line 62			**$3,127,935.00**

Fill in this information to identify your case:

Debtor 1: Vinroy W. Reid
(First Name / Middle Name / Last Name)

Debtor 2 (Spouse, if filing):
(First Name / Middle Name / Last Name)

United States Bankruptcy Court for the: Western District of North Carolina

Case number (if known): 18-31436

☑ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. **Which set of exemptions are you claiming?** *Check one only, even if your spouse is filing with you.*
   - ☑ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
   - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. **For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from *Schedule A/B*	Amount of the exemption you claim *Check only one box for each exemption.*	Specific laws that allow exemption
Brief description: Rental Property 9301 Misenheimer Rd. Charlotte, NC 28215 Line from *Schedule A/B:* 1.1	$87,000.00	☑ $5,000.00 ☐ 100% of fair market value, up to any applicable statutory limit	N.C. Gen. Stat. § 1C-1601(a)(2)
Brief description: 2014 Dodge RAM 2500 VIN: 3C6UR5FLXEG181799 Used for business Line from *Schedule A/B:* 3.1	$31,000.00	☑ $3,500.00 ☐ 100% of fair market value, up to any applicable statutory limit	N.C. Gen. Stat. § 1C-1601(a)(3)

3. **Are you claiming a homestead exemption of more than $160,375?**
   (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)
   - ☑ No
   - ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
     - ☐ No
     - ☐ Yes

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from *Schedule A/B*	Amount of the exemption you claim *Check only one box for each exemption.*	Specific laws that allow exemption
Brief description: 1994 Toyota T-100 VIN: JT4UD10DOR0003427 NOT REGISTERED Line from *Schedule A/B:* 3.3	$200.00	☑ $0.00 ☐ 100% of fair market value, up to any applicable statutory limit	N.C. Gen. Stat. § 1C-1601(a)(2)
Brief description: Cash Line from *Schedule A/B:* 16	$100.00	☑ $100.00 ☐ 100% of fair market value, up to any applicable statutory limit	N.C. Const. art. X, § 1
Brief description: Hand Tools for carpentry Line from *Schedule A/B:* 40.1	$150.00	☑ $150.00 ☐ 100% of fair market value, up to any applicable statutory limit	N.C. Gen. Stat. § 1C-1601(a)(5)
Brief description: Contractor License (NC and SC) Line from *Schedule A/B:* 44	$460.00	☑ $460.00 ☐ 100% of fair market value, up to any applicable statutory limit	N.C. Gen. Stat. § 1C-1601(a)(5)
Brief description: Potential legal claim against Y2 Yoga Cotswold, LLC Line from *Schedule A/B:* 53	unknown	☑ unknown ☐ 100% of fair market value, up to any applicable statutory limit	N.C. Gen. Stat. § 1C-1601(a)(8)
Brief description: Claim filed against GEICO Insurance for damage to 2006 Nissan Pathfinder Line from *Schedule A/B:* 53	$3,800.00	☑ $3,800.00 ☐ 100% of fair market value, up to any applicable statutory limit	N.C. Gen. Stat. § 1C-1601(a)(8)

Fill in this information to identify your case:

Debtor 1: Vinroy W. Reid
First Name / Middle Name / Last Name

Debtor 2 (Spouse, if filing):
First Name / Middle Name / Last Name

United States Bankruptcy Court for the: Western District of North Carolina

Case number (if known): 18-31436

☑ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☑ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.	*Column A* **Amount of claim** Do not deduct the value of collateral.	*Column B* **Value of collateral that supports this claim**	*Column C* **Unsecured portion** If any
2.1 Chase Records Center	$94,105.92	$400,000.00	$0.00

2.1 Chase Records Center
Creditor's Name

Attn: Correspondence Mail
Mail Code LA4-5555

700 Kansas Lane
Number Street

Monroe, LA 71203
City State ZIP Code

Who owes the debt? Check one.
- ☑ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim relates to a community debt**

Date debt was incurred

Describe the property that secures the claim:
Rental Property Owned by Baranko Enterprise, Inc
9809 E. WT Harris Blvd Charlotte, NC

As of the date you file, the claim is: Check all that apply.
- ☐ Contingent
- ☐ Unliquidated
- ☑ Disputed

Nature of lien. Check all that apply.
- ☑ An agreement you made (such as mortgage or secured car loan)
- ☐ Statutory lien (such as tax lien, mechanic's lien)
- ☐ Judgment lien from a lawsuit
- ☐ Other (including a right to offset)

Last 4 digits of account number __ __ __ __

Add the dollar value of your entries in Column A on this page. Write that number here: $94,105.92

Debtor 1 Vinroy W. Reid
First Name Middle Name Last Name
Case number (if known) 18-31436

Part 1: Additional Page

After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.

	Column A: Amount of claim (Do not deduct the value of collateral.)	Column B: Value of collateral that supports this claim	Column C: Unsecured portion (If any)
2.2 Chase Records Center	$86,800.00	$93,000.00	$0.00
2.3 Chrysler Capital	$13,617.12	$31,000.00	$0.00

2.2 Chase Records Center
Creditor's Name
Attn: Correspondence Mail
Mail Code LA4-5555
700 Kansas Lane
Number Street
Monroe, LA 71203
City State ZIP Code

Who owes the debt? Check one.
- ☑ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim relates to a community debt**

Date debt was incurred 10/02/2000

Describe the property that secures the claim:
1228 Clanton Rd Charlotte, NC 28217-1213

As of the date you file, the claim is: Check all that apply.
- ☐ Contingent
- ☐ Unliquidated
- ☑ Disputed

Nature of lien. Check all that apply.
- ☐ An agreement you made (such as mortgage or secured car loan)
- ☐ Statutory lien (such as tax lien, mechanic's lien)
- ☐ Judgment lien from a lawsuit
- ☐ Other (including a right to offset)

Last 4 digits of account number __ __ __ __

2.3 Chrysler Capital
Creditor's Name
PO Box 961275
Number Street
Fort Worth, TX 76161
City State ZIP Code

Who owes the debt? Check one.
- ☑ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim relates to a community debt**

Date debt was incurred

Describe the property that secures the claim:
2014 Dodge RAM 2500
Used for business

As of the date you file, the claim is: Check all that apply.
- ☐ Contingent
- ☐ Unliquidated
- ☑ Disputed

Nature of lien. Check all that apply.
- ☑ An agreement you made (such as mortgage or secured car loan)
- ☐ Statutory lien (such as tax lien, mechanic's lien)
- ☐ Judgment lien from a lawsuit
- ☐ Other (including a right to offset)

Last 4 digits of account number __ __ __ __

Remarks: 120,000 miles

Add the dollar value of your entries in Column A on this page. Write that number here: $100,417.12

Debtor 1 Vinroy W. Reid — First Name / Middle Name / Last Name — Case number *(if known)* 18-31436

Part 1: Additional Page

After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.

	Column A **Amount of claim** Do not deduct the value of collateral.	Column B **Value of collateral that supports this claim**	Column C **Unsecured portion** If any
2.4 JP Morgan Chase Bank National Association	$71,547.93	$52,400.00	$19,147.93
2.5 OCWEN	$61,293.04	$145,000.00	$0.00

2.4 JP Morgan Chase Bank National Association
Creditor's Name
Chase Records Center
Correspondence Mail
Mail Code LA4-5555
&00 Kansas Lane
Number Street
Monroe, LA 71203
City State ZIP Code

Who owes the debt? Check one.
- ☑ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim relates to a community debt**

Date debt was incurred ______

Describe the property that secures the claim:
Rental home owned by VR Investments, LLC
2586 Hemphill St Charlotte, NC 28208-6017

As of the date you file, the claim is: Check all that apply.
- ☐ Contingent
- ☐ Unliquidated
- ☑ Disputed

Nature of lien. Check all that apply.
- ☑ An agreement you made (such as mortgage or secured car loan)
- ☐ Statutory lien (such as tax lien, mechanic's lien)
- ☐ Judgment lien from a lawsuit
- ☐ Other (including a right to offset)

Last 4 digits of account number __ __ __ __

Remarks: 2586 Hemphill St, Charlotte, NC Property owned by

2.5 OCWEN
Creditor's Name
PO Box 24738
Number Street
West Palm Beach, FL 33416
City State ZIP Code

Who owes the debt? Check one.
- ☑ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim relates to a community debt**

Date debt was incurred ______

Describe the property that secures the claim:
Owned by Baranko Enterprise, Inc
7329 Boswell Rd Charlotte, NC

As of the date you file, the claim is: Check all that apply.
- ☐ Contingent
- ☐ Unliquidated
- ☑ Disputed

Nature of lien. Check all that apply.
- ☑ An agreement you made (such as mortgage or secured car loan)
- ☐ Statutory lien (such as tax lien, mechanic's lien)
- ☐ Judgment lien from a lawsuit
- ☐ Other (including a right to offset)

Last 4 digits of account number __ __ __ __

Remarks: OCWEN filed a Proof of Claim then withdrew it.

Add the dollar value of your entries in Column A on this page. Write that number here: $132,840.97

If this is the last page of your form, add the dollar value totals from all pages. Write that number here: $327,364.01

Fill in this information to identify your case:

Debtor 1	Vinroy	W.	Reid
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name

United States Bankruptcy Court for the: **Western District of North Carolina**

Case number (if known) **18-31436**

☑ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Hold Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. **Do any creditors have priority unsecured claims against you?**
   - ☐ No. Go to Part 2.
   - ☑ Yes.

2. **List all of your priority unsecured claims.** If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.
   (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

	Total claim	Priority amount	Nonpriority amount
2.1 IRS Insolvency	unknown	unknown	unknown

2.1

IRS Insolvency
Priority Creditor's Name

C/O Tanaya Schiff

4905 Koger Blvd Ste 102 Stop 9
Number Street

Greensboro, NC 27407-2703
City State ZIP Code

Who incurred the debt? Check one.
- ☑ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ☑ No
- ☐ Yes

Remarks: Debtor has filed an extension to file his 2018 tax returns,

Last 4 digits of account number 9436

When was the debt incurred? 04/15/2019

As of the date you file, the claim is: Check all that apply.
- ☐ Contingent
- ☑ Unliquidated
- ☐ Disputed

Type of PRIORITY unsecured claim:
- ☐ Domestic support obligations
- ☑ Taxes and certain other debts you owe the government
- ☐ Claims for death or personal injury while you were intoxicated
- ☐ Other. Specify

Part 1: Your PRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.

	Total claim	Priority amount	Nonpriority amount
2.2	unknown	unknown	unknown

NC Department of Revenue
Priority Creditor's Name
Attn: Bankruptcy Unit
PO Box 1168
Number Street
Raleigh, NC 27602
City State ZIP Code

Who incurred the debt? Check one.

- ☑ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ☑ No
- ☐ Yes

Remarks: Debtor has filed for an extension 2018 tax returns.

Last 4 digits of account number **9436**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
- ☑ Unliquidated
- ☐ Disputed

Type of PRIORITY unsecured claim:

- ☐ Domestic support obligations
- ☑ Taxes and certain other debts you owe the government
- ☐ Claims for death or personal injury while you were intoxicated
- ☐ Other. Specify

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

☑ No. You have nothing to report in this part. Submit this form to the court with your other schedules.

☐ Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim

4.

Nonpriority Creditor's Name

Number Street

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ☐ No
- ☐ Yes

Last 4 digits of account number

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☐ Other. Specify

4.

Nonpriority Creditor's Name

Number Street

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ☐ No
- ☐ Yes

Last 4 digits of account number

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☐ Other. Specify

4.

Nonpriority Creditor's Name

Number Street

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ☐ No
- ☐ Yes

Last 4 digits of account number

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☐ Other. Specify

Debtor 1 **Vinroy** **W.** **Reid** Case number *(if known)* **18-31436**
First Name Middle Name Last Name

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

			Total claim
Total claims from Part 1	6a. **Domestic support obligations**	6a.	$0.00
	6b. **Taxes and certain other debts you owe the government**	6b.	$0.00
	6c. **Claims for death or personal injury while you were intoxicated**	6c.	$0.00
	6d. **Other.** Add all other priority unsecured claims. Write that amount here.	6d. +	$0.00
	6e. **Total.** Add lines 6a through 6d.	6e.	$0.00

			Total claim
Total claims from Part 2	6f. **Student loans**	6f.	$0.00
	6g. **Obligations arising out of a separation agreement or divorce that you did not report as priority claims**	6g.	$0.00
	6h. **Debts to pension or profit-sharing plans, and other similar debts**	6h.	$0.00
	6i. **Other.** Add all other nonpriority unsecured claims. Write that amount here.	6i. +	$0.00
	6j. **Total.** Add lines 6f through 6i.	6j.	$0.00

Fill in this information to identify your case:

Debtor 1 **Vinroy W. Reid**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **Western District of North Carolina**

Case number **18-31436**
(if known)

☑ Check if this is an amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. **Do you have any codebtors?** (If you are filing a joint case, do not list either spouse as a codebtor.)
   - ☑ No
   - ❑ Yes

2. **Within the last 8 years, have you lived in a community property state or territory?** (*Community property states and territories* include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)
   - ☑ No. Go to line 3.
   - ❑ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?
     - ❑ No
     - ❑ Yes. In which community state or territory did you live? ____________. Fill in the name and current address of that person.

   Name

   Number Street

   City State ZIP Code

3. **In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on *Schedule D* (Official Form 106D), *Schedule E/F* (Official Form 106E/F), or *Schedule G* (Official Form 106G). Use *Schedule D, Schedule E/F, or Schedule G* to fill out Column 2.**

	Column 1: **Your codebtor**	*Column 2:* **The creditor to whom you owe the debt** Check all schedules that apply:
3.1	Name Number Street City State ZIP Code	❑ Schedule D, line ______ ❑ Schedule E/F, line ______ ❑ Schedule G, line ______

Fill in this information to identify your case:

Debtor 1	Vinroy	W.	Reid
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	Western District of North Carolina		
Case number (if known)	18-31436		

Check if this is:

☑ An amended filing

☐ A supplement showing postpetition chapter 13 income as of the following date:

____
MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. **Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	☐ Employed ☑ Not Employed	☐ Employed ☐ Not Employed
Occupation		
Employer's name		
Employer's address	Number Street	Number Street
	City State Zip Code	City State Zip Code
How long employed there?		

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write $0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

		For Debtor 1	For Debtor 2 or non-filing spouse
2. **List monthly gross wages, salary, and commissions** (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would be.	2.	$0.00	$0.00
3. **Estimate and list monthly overtime pay.**	3.	+ $0.00	+ $0.00
4. **Calculate gross income.** Add line 2 + line 3.	4.	$0.00	$0.00

			For Debtor 1	For Debtor 2 or non-filing spouse
	Copy line 4 here ➔	4.	$0.00	$0.00
5.	**List all payroll deductions:**			
	5a. **Tax, Medicare, and Social Security deductions**	5a.	$0.00	$0.00
	5b. **Mandatory contributions for retirement plans**	5b.	$0.00	$0.00
	5c. **Voluntary contributions for retirement plans**	5c.	$0.00	$0.00
	5d. **Required repayments of retirement fund loans**	5d.	$0.00	$0.00
	5e. **Insurance**	5e.	$0.00	$0.00
	5f. **Domestic support obligations**	5f.	$0.00	$0.00
	5g. **Union dues**	5g.	$0.00	$0.00
	5h. **Other deductions.** Specify:	5h.	+ $0.00	+ $0.00
6.	**Add the payroll deductions.** Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g + 5h.	6.	$0.00	$0.00
7.	**Calculate total monthly take-home pay.** Subtract line 6 from line 4.	7.	$0.00	$0.00
8.	**List all other income regularly received:**			
	8a. **Net income from rental property and from operating a business, profession, or farm** Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	$850.00	$0.00
	8b. **Interest and dividends**	8b.	$0.00	$0.00
	8c. **Family support payments that you, a non-filing spouse, or a dependent regularly receive** Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	$0.00	$0.00
	8d. **Unemployment compensation**	8d.	$0.00	$0.00
	8e. **Social Security**	8e.	$0.00	$0.00
	8f. **Other government assistance that you regularly receive** Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f.	$0.00	$0.00
	8g. **Pension or retirement income**	8g.	$0.00	$0.00
	8h. **Other monthly income.** Specify: Income from all other sources	8h.	+ $9,525.76	+ $0.00
9.	**Add all other income.** Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	$10,375.76	$0.00
10.	**Calculate monthly income.** Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse	10.	$10,375.76	+ $0.00 = $10,375.76

11. **State all other regular contributions to the expenses that you list in *Schedule J.***

Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in *Schedule J*.

Specify: 11. + $0.00

12. **Add the amount in the last column of line 10 to the amount in line 11.** The result is the combined monthly income. Write that amount on the *Summary of Your Assets and Liabilities and Certain Statistical Information*, if it applies 12. $10,375.76

Combined monthly income

13. **Do you expect an increase or decrease within the year after you file this form?**

☑ No.

☐ Yes. Explain:

Fill in this information to identify your case:

Debtor 1	Vinroy	W.	Reid
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	Western District of North Carolina		
Case number (if known)	18-31436		

Check if this is:

☑ An amended filing

☐ A supplement showing postpetition chapter 13 income as of the following date:

____
MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. **Is this a joint case?**

☑ No. Go to line 2.

☐ Yes. **Does Debtor 2 live in a separate household?**

  ☐ No

  ☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. **Do you have dependents?**

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

☐ No

☑ Yes. Fill out this information for each dependent..............

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Parent	78	☐ No. ☑ Yes.
		☐ No. ☐ Yes.
		☐ No. ☐ Yes.
		☐ No. ☐ Yes.
		☐ No. ☐ Yes.

3. **Do your expenses include expenses of people other than yourself and your dependents?**

☐ No

☑ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

		Your expenses
4. **The rental or home ownership expenses for your residence.** Include first mortgage payments and any rent for the ground or lot.	4.	$576.24
If not included in line 4:		
4a. Real estate taxes	4a.	$0.00
4b. Property, homeowner's, or renter's insurance	4b.	$0.00
4c. Home maintenance, repair, and upkeep expenses	4c.	$50.00
4d. Homeowner's association or condominium dues	4d.	$0.00

Debtor 1 Vinroy W. Reid Case number (if known) 18-31436
First Name Middle Name Last Name

			Your expenses
5.	**Additional mortgage payments for your residence,** such as home equity loans	5.	
6.	**Utilities:**		
	6a. Electricity, heat, natural gas	6a.	$350.00
	6b. Water, sewer, garbage collection	6b.	$40.00
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	$219.00
	6d. Other. Specify:	6d.	$0.00
7.	**Food and housekeeping supplies**	7.	$516.00
8.	**Childcare and children's education costs**	8.	$0.00
9.	**Clothing, laundry, and dry cleaning**	9.	$0.00
10.	**Personal care products and services**	10.	$0.00
11.	**Medical and dental expenses**	11.	$0.00
12.	**Transportation.** Include gas, maintenance, bus or train fare. Do not include car payments.	12.	$0.00
13.	**Entertainment, clubs, recreation, newspapers, magazines, and books**	13.	$0.00
14.	**Charitable contributions and religious donations**	14.	$0.00
15.	**Insurance.** Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a.	$0.00
	15b. Health insurance	15b.	$0.00
	15c. Vehicle insurance	15c.	$450.00
	15d. Other insurance. Specify:	15d.	$0.00
16.	**Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	$0.00
17.	**Installment or lease payments:**		
	17a. Car payments for Vehicle 1	17a.	$652.00
	17b. Car payments for Vehicle 2	17b.	
	17c. Other. Specify:	17c.	
	17d. Other. Specify:	17d.	
18.	**Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, *Schedule I, Your Income* (Official Form 106I).**	18.	$0.00
19.	**Other payments you make to support others who do not live with you.** Specify: Voluntary CS for 4 children	19.	$1,600.00
20.	**Other real property expenses not included in lines 4 or 5 of this form or on *Schedule I: Your Income.***		
	20a. Mortgages on other property	20a.	$0.00
	20b. Real estate taxes	20b.	$0.00
	20c. Property, homeowner's, or renter's insurance	20c.	$0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	$0.00
	20e. Homeowner's association or condominium dues	20e.	$0.00

21.	**Other.** Specify:	21.	+ $0.00
22.	**Calculate your monthly expenses.**		
	22a. Add lines 4 through 21.	22a.	$4,453.24
	22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	22b.	$0.00
	22c. Add line 22a and 22b. The result is your monthly expenses.	22c.	$4,453.24
23.	**Calculate your monthly net income.**		
	23a. Copy line 12 (your combined monthly income) from *Schedule I*.	23a.	$10,375.76
	23b. Copy your monthly expenses from line 22c above.	23b.	– $4,453.24
	23c. Subtract your monthly expenses from your monthly income. The result is your *monthly net income.*	23c.	$5,922.52

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No.
☑ Yes.

Explain here:
1 child aging out of cCS age; increase in income from construction jobs and restaurant opening in Atlanta, GA (10-15%)

	Amount
6c. **Telephone, cell phone, Internet, satellite, and cable services**	
Cable, Phone, Internet	$99.00
Cell Phone (4) Family Plan	$120.00

Fill in this information to identify your case:

Debtor 1	Vinroy	W.	Reid
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	Western District of North Carolina		
Case number (if known)	18-31436		

☑ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

	Your assets Value of what you own
1. ***Schedule A/B: Property*** (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from *Schedule A/B*	$777,400.00
1b. Copy line 62, Total personal property, from *Schedule A/B*	$2,350,535.00
1c. Copy line 63, Total of all property on *Schedule A/B*	$3,127,935.00

Part 2: Summarize Your Liabilities

	Your liabilities Amount you owe
2. *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D)	
2a. Copy the total you listed in Column A, *Amount of claim*, at the bottom of the last page of Part 1 of *Schedule D*	$327,364.01
3. *Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 106E/F)	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of *Schedule E/F*	$0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of *Schedule E/F*	+ $0.00
Your total liabilities	$327,364.01

Part 3: Summarize Your Income and Expenses

4. *Schedule I: Your Income* (Official Form 106I) Copy your combined monthly income from line 12 of *Schedule I*	$10,375.76
5. *Schedule J: Your Expenses* (Official Form 106J) Copy your monthly expenses from line 22c of *Schedule J*	$4,453.24

Part 4: Answer These Questions for Administrative and Statistical Records

6. **Are you filing for bankruptcy under Chapters 7, 11, or 13?**
- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☑ Yes

7. **What kind of debt do you have?**
- ☑ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. **From the *Statement of Your Current Monthly Income***: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. $10,340.05

9. **Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:**

From Part 4 on Schedule E/F, copy the following:	**Total claim**
9a. Domestic support obligations (Copy line 6a.)	$0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	$0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	$0.00
9d. Student loans. (Copy line 6f.)	$0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	$0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ $0.00
9g. **Total**. Add lines 9a through 9f.	$0.00

Fill in this information to identify your case:

Debtor 1	Vinroy	W.	Reid
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name

United States Bankruptcy Court for the: **Western District of North Carolina**

Case number (if known) **18-31436**

☑ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to $250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☑ No

☐ Yes. Name of person ____________________. Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).*

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

✗ /s/ Vinroy W. Reid
Vinroy W. Reid, Debtor 1

Date 06/05/2019
MM/ DD/ YYYY

✗ ____________________

Date ____________
MM/ DD/ YYYY

Fill in this information to identify your case:

Debtor 1	Vinroy	W.	Reid
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	Western District of North Carolina		
Case number (if known)	18-31436		

☑ Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

☐ Married

☑ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

☑ No

☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
		☐ Same as Debtor 1	☐ Same as Debtor 1
Number Street City State ZIP Code	From To	Number Street City State ZIP Code	From To
		☐ Same as Debtor 1	☐ Same as Debtor 1
Number Street City State ZIP Code	From To	Number Street City State ZIP Code	From To

Debtor 1 Vinroy W. Reid (First Name, Middle Name, Last Name) Case number *(if known)* 18-31436

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (*Community property states and territories* include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☑ No
- ☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

Part 2: Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?
Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.
If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No
- ☑ Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	**Gross Income** (before deductions and exclusions)	**Sources of income** Check all that apply.	**Gross Income** (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	☐ Wages, commissions, bonuses, tips ☑ Operating a business	$84,960.45	☐ Wages, commissions, bonuses, tips ☐ Operating a business	
For last calendar year: (January 1 to December 31, 2017 YYYY)	☐ Wages, commissions, bonuses, tips ☑ Operating a business	$42,232.00	☐ Wages, commissions, bonuses, tips ☐ Operating a business	
For the calendar year before that: (January 1 to December 31, 2016 YYYY)	☐ Wages, commissions, bonuses, tips ☑ Operating a business	$20,915.00	☐ Wages, commissions, bonuses, tips ☐ Operating a business	

5. Did you receive any other income during this year or the two previous calendar years?
Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

- ☑ No
- ☐ Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of income Describe below.	**Gross income from each source** (before deductions and exclusions)	**Sources of income** Describe below.	**Gross Income from each source** (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:				

Debtor 1 Vinroy W. Reid — Case number (if known) 18-31436

First Name / Middle Name / Last Name

For last calendar year:

(January 1 to December 31, 2017)
YYYY

For the calendar year before that:

(January 1 to December 31, 2016)
YYYY

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

❑ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of $6,425* or more?

❑ No. Go to line 7.

❑ Yes. List below each creditor to whom you paid a total of $6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

☑ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of $600 or more?

❑ No. Go to line 7.

☑ Yes. List below each creditor to whom you paid a total of $600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor	Dates of payment	Total amount paid	Amount you still owe	Was this payment for…
Chrysler Capital Creditor's Name PO Box 961275 Number Street Fort Worth, TX 76161 City State ZIP Code	6/18-8/18	$1,716.00	$13,617.12	❑ Mortgage ☑ Car ❑ Credit card ❑ Loan repayment ❑ Suppliers or vendors ❑ Other
Chase Records Center Creditor's Name Attn: Correspondence Mail Mail Code LA4-5555 700 Kansas Lane Number Street Monroe, LA 71203 City State ZIP Code	6/18-8/18	$1,350.00	$86,800.44	☑ Mortgage ❑ Car ❑ Credit card ❑ Loan repayment ❑ Suppliers or vendors ❑ Other

Debtor 1 Vinroy W. Reid — Case number (if known) 18-31436

First Name / Middle Name / Last Name

Creditor	Dates of payment	Total amount paid	Amount you still owe	Was this payment for…
JP Morgan Chase Bank National Association Creditor's Name Chase Records Center Correspondence Mail Mail Code LA4-5555 &00 Kansas Lane Number Street Monroe, LA 71203 City State ZIP Code	6/18-8/18	$1,373.01	$71,547.93	☑ Mortgage ☐ Car ☐ Credit card ☐ Loan repayment ☐ Suppliers or vendors ☐ Other ______
Chase Records Center Creditor's Name Attn: Correspondence Mail Mail Code LA4-5555 700 Kansas Lane Number Street Monroe, LA 71203 City State ZIP Code	6/18-8/18	$2,706.24	$94,105.92	☑ Mortgage ☐ Car ☐ Credit card ☐ Loan repayment ☐ Suppliers or vendors ☐ Other ______
OCWEN Creditor's Name PO Box 24738 Number Street West Palm Beach, FL 33416 City State ZIP Code	6/18-8/18	$1,677.00	$61,293.04	☑ Mortgage ☐ Car ☐ Credit card ☐ Loan repayment ☐ Suppliers or vendors ☐ Other ______

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

☑ No

☐ Yes. List all payments to an insider.

Insider	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Name Number Street City State ZIP Code				

Debtor 1 Vinroy W. Reid — First Name / Middle Name / Last Name — Case number (if known) 18-31436

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?
Include payments on debts guaranteed or cosigned by an insider.

- ☑ No
- ☐ Yes. List all payments that benefited an insider.

	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Insider's Name Number Street City State ZIP Code				

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?
List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- ☐ No
- ☑ Yes. Fill in the details.

	Nature of the case	Court or agency	Status of the case
Case title Y2 Yoga Cotswold, LLC Case number	Breach of Contract, Fraud	Superior Court of The State of North Carolina, Mecklenburg County Court Name Attn: Office of the Clerk 832 E. 4th St. Number Street Charlotte, NC 28202 City State ZIP Code	☑ Pending ☐ On appeal ☐ Concluded

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?
Check all that apply and fill in the details below.

- ☑ No. Go to line 11.
- ☐ Yes. Fill in the information below.

	Describe the property	Date	Value of the property
Creditor's Name			
Number Street	Explain what happened		
	❑ Property was repossessed.		
	❑ Property was foreclosed.		
	❑ Property was garnished.		
City State ZIP Code	❑ Property was attached, seized, or levied.		

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

☑ No

❑ Yes. Fill in the details.

	Describe the action the creditor took	Date action was taken	Amount
Creditor's Name			
Number Street			
City State ZIP Code	Last 4 digits of account number: XXXX– _ _ _ _		

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

☑ No

❑ Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than $600 per person?

☑ No

❑ Yes. Fill in the details for each gift.

Debtor 1 **Vinroy** **W.** **Reid** Case number *(if known)* 18-31436
First Name Middle Name Last Name

Gifts with a total value of more than $600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift Number Street City State ZIP Code Person's relationship to you			

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than $600 to any charity?

☐ No

☑ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than $600	Describe what you contributed	Date you contributed	Value
Youth Hope International, Inc Charity's Name 626 Charmeck Lane Number Street Charlotte, NC 28205 City State ZIP Code	Food and money	08/2017	$10,000.00

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

☐ No

☑ Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of *Schedule A/B: Property*.	Date of your loss	Value of property lost
Fire ($265,000.00 damage)	Assurance to issue $204,000.00 towards repairs	05/20/2018	$400,000.00

Debtor 1 **Vinroy** **W.** **Reid** Case number *(if known)* 18-31436
First Name Middle Name Last Name

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?
Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

❑ No

☑ Yes. Fill in the details.

	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Attorney Verna Bash-Flowers Person Who Was Paid PO Box 927 Number Street Gastonia, NC 28054 City State ZIP Code vnclaw.bashflowers@outlook.com Email or website address Person Who Made the Payment, if Not You	Attorney's Fee; IOLTA pay pend Crt Approval	5/29/2019 05/07/2019	$2,000.00
Attorney R. Keith Johnson Person Who Was Paid 1275 NC 16 Number Street Stanley, NC 28164 City State ZIP Code Email or website address Vinroy W. Reid Person Who Made the Payment, if Not You	;	08/2018	$12,000.00

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?
Do not include any payment or transfer that you listed on line 16.

☑ No

❑ Yes. Fill in the details.

	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Person Who Was Paid Number Street City State ZIP Code			

Debtor 1 **Vinroy** **W.** **Reid** Case number *(if known)* 18-31436
First Name Middle Name Last Name

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?
Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property).
Do not include gifts and transfers that you have already listed on this statement.

☑ No

☐ Yes. Fill in the details.

	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Person Who Received Transfer Number Street City State ZIP Code Person's relationship to you			

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary?(These are often called *asset-protection devices.*)

☑ No

☐ Yes. Fill in the details.

	Description and value of the property transferred	Date transfer was made
Name of trust		

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?
Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

☑ No

☐ Yes. Fill in the details.

Debtor 1 Vinroy W. Reid Case number (if known) 18-31436

First Name Middle Name Last Name

	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
Name of Financial Institution Number Street City State ZIP Code	XXXX– ___ ___ ___ ___	❑ Checking ❑ Savings ❑ Money market ❑ Brokerage ❑ Other ________	________	________

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

☑ No

❑ Yes. Fill in the details.

	Who else had access to it?	Describe the contents	Do you still have it?
Name of Financial Institution Number Street City State ZIP Code	Name Number Street City State ZIP Code		❑ No ❑ Yes

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

☑ No

❑ Yes. Fill in the details.

	Who else has or had access to it?	Describe the contents	Do you still have it?
Name of Storage Facility Number Street City State ZIP Code	Name Number Street City State ZIP Code		❑ No ❑ Yes

Debtor 1 **Vinroy** **W.** **Reid** Case number *(if known)* 18-31436
First Name Middle Name Last Name

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

☑ No

☐ Yes. Fill in the details.

	Where is the property?	Describe the property	Value
Owner's Name Number Street City State ZIP Code	Number Street City State ZIP Code		

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- *Environmental law* means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- *Site* means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- *Hazardous material* means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

☑ No

☐ Yes. Fill in the details.

	Governmental unit	Environmental law, if you know it	Date of notice
Name of site Number Street City State ZIP Code	Governmental unit Number Street City State ZIP Code		

25. Have you notified any governmental unit of any release of hazardous material?

☑ No

☐ Yes. Fill in the details.

Debtor 1 Vinroy W. Reid — First Name / Middle Name / Last Name — Case number (*if known*) 18-31436

	Governmental unit	Environmental law, if you know it	Date of notice
Name of site	Governmental unit		
Number Street	Number Street		
	City State ZIP Code		
City State ZIP Code			

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☑ No
- ☐ Yes. Fill in the details.

	Court or agency	Nature of the case	Status of the case
Case title	Court Name		☐ Pending ☐ On appeal ☐ Concluded
	Number Street		
Case number	City State ZIP Code		

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- ☑ A member of a limited liability company (LLC) or limited liability partnership (LLP)
- ☐ A partner in a partnership
- ☑ An officer, director, or managing executive of a corporation
- ☑ An owner of at least 5% of the voting or equity securities of a corporation

- ☐ No. None of the above applies. Go to Part 12.
- ☑ Yes. Check all that apply above and fill in the details below for each business.

	Describe the nature of the business	Employer Identification number Do not include Social Security number or ITIN.
VR King Construction LLC Name	Construction Company	EIN: __ __ – __ __ __ __ __ __ __
626 Charmeck Lane Number Street	**Name of accountant or bookkeeper**	**Dates business existed**
Charlotte, NC 28205 City State ZIP Code		From ________ To ________

Debtor 1 Vinroy W. Reid (First Name / Middle Name / Last Name) Case number *(if known)* 18-31436

Business	Describe the nature of the business	Employer Identification number (Do not include Social Security number or ITIN.)	Name of accountant or bookkeeper	Dates business existed
Baranko Enterprise Inc (Name; Number Street; City State ZIP Code)	Real Estate Investment	EIN: __ __ – __ __ __ __ __ __ __		From ______ To ______
VR Investments, LLC (Name; Number Street; City State ZIP Code)	Real Estate Investment	EIN: __ __ – __ __ __ __ __ __ __		From ______ To ______
Mama's Caribbean Grill and Bar, Inc (Name; Number Street; City State ZIP Code)	Restaurant	EIN: __ __ – __ __ __ __ __ __ __		From ______ To ______
Mama's Caribbean Grill, Atlanta LLC (Name; Number Street; City State ZIP Code)	Restaurant	EIN: __ __ – __ __ __ __ __ __ __		From ______ To ______
Youth Hope International, Ic (Name; Number Street; City State ZIP Code)		EIN: __ __ – __ __ __ __ __ __ __		From ______ To ______

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

- ☐ No
- ☑ Yes. Fill in the details below.

Debtor 1 Vinroy W. Reid Case number (if known) 18-31436
First Name Middle Name Last Name

	Date issued
VR Investments, LLC **Name**	**MM / DD / YYYY**
Number Street	
,	
City State ZIP Code	

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to $250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

✗ /s/ Vinroy W. Reid
Signature of Vinroy W. Reid, Debtor 1

Date 06/05/2019

✗
Signature of

Date

Did you attach additional pages to your *Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

☑ No

☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☑ No

☐ Yes. Name of person

Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Chase Records Center
Attn: Correspondence Mail
Mail Code LA4-5555
700 Kansas Lane
Monroe, LA 71203

Chrysler Capital
PO Box 961275
Fort Worth, TX 76161

IRS Insolvency
C/O Tanaya Schiff
4905 Koger Blvd Ste 102 Stop 9
Greensboro, NC 27407-2703

JP Morgan Chase Bank
National Association
Chase Records Center
Correspondence Mail
Mail Code LA4-5555
&00 Kansas Lane
Monroe, LA 71203

NC Department of Revenue
Attn: Bankruptcy Unit
PO Box 1168
Raleigh, NC 27602

OCWEN
PO Box 24738
West Palm Beach, FL 33416

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NORTH CAROLINA
CHARLOTTE DIVISION

IN RE: **Reid, Vinroy W.**

CASE NO 18-31436

CHAPTER **13**

AMENDED

VERIFICATION OF CREDITOR MATRIX

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 06/05/2019 Signature /s/ Vinroy W. Reid
Vinroy W. Reid, Debtor